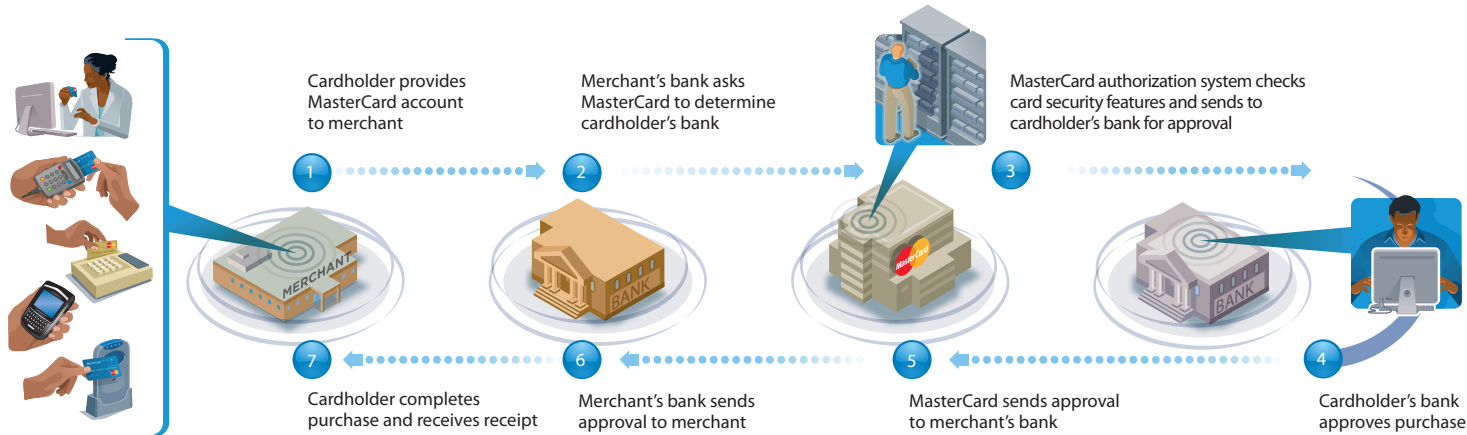


THE ANATOMY OF A TRANSACTION

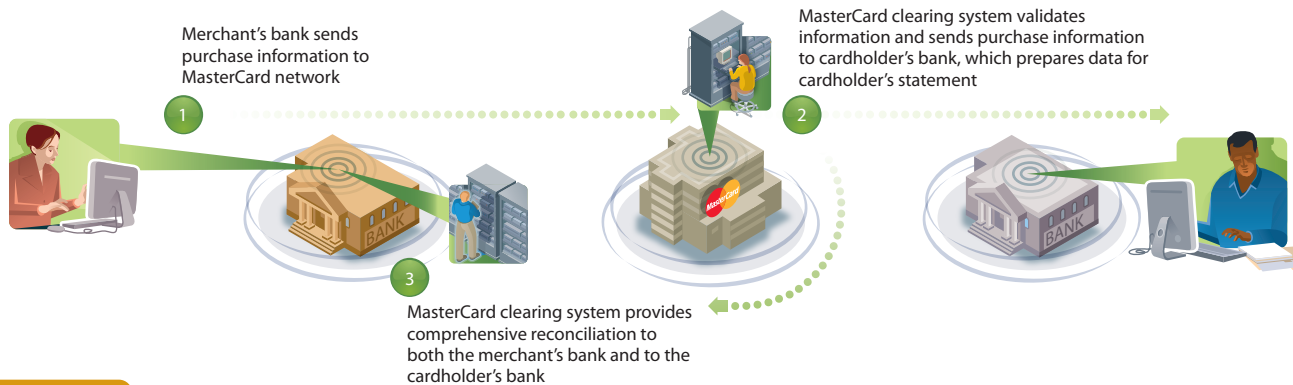
AUTHORIZATION

TIME OF PURCHASE



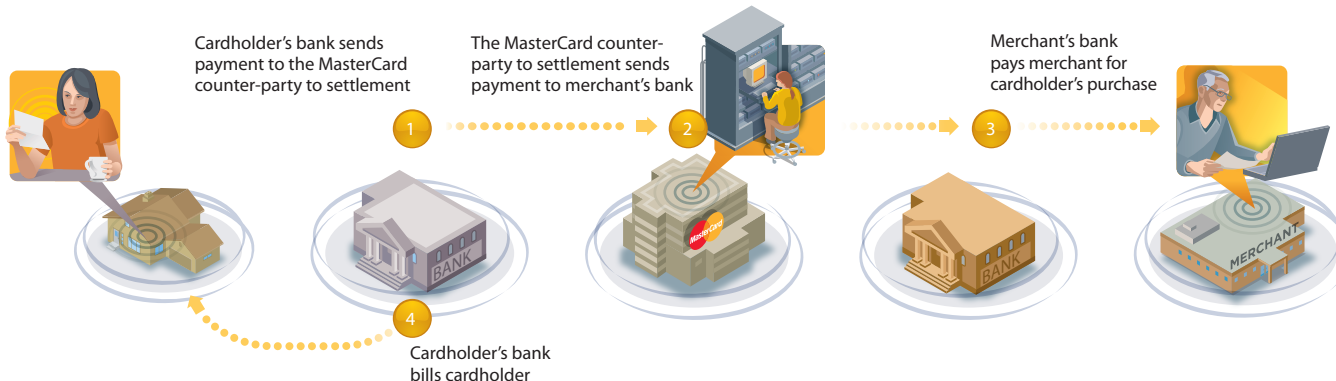
CLEARING

USUALLY WITHIN ONE DAY



SETTLEMENT

USUALLY WITHIN TWO DAYS



MasterCard
Worldwide

The MasterCard Network

- Connects 210 countries and more than 25,000 financial institutions
- Processes 5.4 million transactions per hour, and processes its portion of each transaction in an average of 129 milliseconds
- Saved customers approximately 1,173 cumulative years of processing time since 1997
- Processed 16.1 billion MasterCard-branded authorizations in 2006
- Maintains 99.999% global availability around the clock

